

1 4. (Amended) A system for determining collectability of a check  
2 writer from a database including historical negative information of the check writer  
3 for check cashing approval or denial, the system comprising:

4 a first mechanism for receiving the negative information of the check  
5 writer from the database;

6 a second mechanism for processing the negative information to  
7 determine a score of the check writer based on the negative information;

8 a third mechanism for classifying the check writer within a pre-  
9 determined category based on the score;

10 a fourth mechanism for removing the negative information of the check  
11 writer from the database, if the pre-determined category within which the check  
12 writer is classified is within a pre-set category; and

13 a fifth mechanism for retaining the negative information of the check  
14 writer in the database, if the pre-determined category within which the check writer  
15 is classified differs from the pre-set category.

1 6. (Added) A method of determining collectibility of a check  
2 writer comprising:

3 receiving negative information about the check writer in a negative  
4 file;

5 determining a score for the check writer based on the negative  
6 information;

7 classifying the check writer based on the score; and

8 removing the negative information from the negative file if the check  
9 writer is classified as collectable.

1 7. (Added) A method of determining collectibility of a check writer  
2 as in claim 6 further comprising storing information about the check writer from  
3 which the negative information has been removed in a scrubbed file.